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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/950,025	09/12/2001	Shawn Wiederin	COS-01-007	1705
25537	7590	09/09/2004	EXAMINER	
MCI, INC TECHNOLOGY LAW DEPARTMENT 1133 19TH STREET NW, 10TH FLOOR WASHINGTON, DC 20036			CHEUNG, MARY DA ZHI WANG	
			ART UNIT	PAPER NUMBER
			3621	

DATE MAILED: 09/09/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)	
	09/950,025	WIEDERIN, SHAWN	
	Examiner Mary Cheung	Art Unit 3621	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM
THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) Responsive to communication(s) filed on 07 May 2004.
- 2a) This action is FINAL. 2b) This action is non-final.
- 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) Claim(s) 2-6,8,9,12-16,18,19,22-26,28,29,32-36,38,39 and 41-45 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) Claim(s) _____ is/are allowed.
- 6) Claim(s) 2-6,8,9,12-16,18,19,22-26,28,29,32-36,38,39 and 41-45 is/are rejected.
- 7) Claim(s) _____ is/are objected to.
- 8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) The specification is objected to by the Examiner.
- 10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) All b) Some * c) None of:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) Notice of References Cited (PTO-892)
- 2) Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date _____.
- 4) Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____.
- 5) Notice of Informal Patent Application (PTO-152)
- 6) Other: _____.

DETAILED ACTION

Status of the Claims

1. This action is in response to the amendment filed on May 7, 2004. Claims 2-6, 8-9, 12-16, 18-19, 22-26, 28-29, 32-36, 38-39 and 41-45 are pending. Claims 1, 7, 10-11, 17, 20-21, 27, 30-31, 37 and 40 are canceled. Claims 2-6, 8-9, 12-16, 18-19, 22-26, 28-29, 32-36, 38-39 and 41 are amended. Claims 42-45 are newly added.

Response to Arguments

2. Applicant's arguments filed May 7, 2004 have been fully considered but they are not persuasive.

In response to applicant's argument that Shkedy (U. S. Patent 6,260,024) fails to teach the limitations in the newly added claims 42-45, examiner has revised the rejections accordingly.

Claim Rejections - 35 USC § 103

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

4. Claims 2-6, 8-9, 12-16, 18-19, 22-26, 28-29, 32-36, 38-39 and 41-45 are rejected under 35 U.S.C. 103(a) as being unpatentable over Shkedy, U. S. Patent 6,260,024.

As to claims 42-45, Shkedy teaches a monetary transaction system, a method of performing monetary transaction, a computer-readable medium containing instructions for controlling at least one processor to perform a method for conducting a monetary

transaction, and a network device, comprising (abstract and Figs. 1-2; *specifically, "a monetary transaction system" corresponds to item 200 in Figs. 1-2*):

- a) receiving payee, user, and amount information from a wireless device associated with a user (column 5 lines 2-35 and column 6 lines 40-47, 53-63 and column 8 lines 57-65 and column 11 lines 21-24 and Figs. 1-2);
- b) identifying a first account associated with the user based on the user information (column 10 lines 1-10 and column 11 lines 8-12 and Fig. 2);
- c) identifying a second account associated with the payee based on the payee information (column 10 lines 11-25 and column 11 lines 13-16 and Fig. 2);
- d) transfer funds based on the amount information between the first and the second account (column 18 line 37 – column 19 line 54);
- e) sending a notification of an itemization of goods or services associated with the transfer to the wireless device, the notification including (column 6 lines 40-47 and column 8 lines 57-65 and column 17 lines 61-64).

Shkedy does not specifically teach sending a notification of the transfer of the funds to the wireless device. However, Shkedy teaches sending a notification of purchase confirmation to the wireless device (column 6 lines 40-47 and column 8 lines 57-65 and column 10 lines 48-52 and column 17 lines 61-64), sending transferring of the funds (column 10 lines 58-62). It would have been obvious to one of ordinary skill in the art to allow the notification in Shkedy's teaching to include the feature of sending the transfer of the funds to the wireless device for allowing the payee or the user to aware the transaction immediately.

As to claims 2, 12, 22 and 32, Shkedy teaches wherein the payment processing system includes a profile determination device that determines at least one of a user profile and a payee profile (column 16 line 65 – column 17 line 22).

As to claims 3, 13, 23 and 33, Shkedy teaches the user profile comprises at least one of financial information, device information, security information, historical information, transaction information or authorized recipient information (column 10 lines 1-25 and Fig. 2).

As to claims 4, 14, 24 and 34, Shkedy teaches the profile determination device determines a payee profile based on at least one of a look-up technique or identification information (column 17 lines 10-15).

As to claims 5, 15, 25 and 35, Shkedy teaches a transaction database that records information about the transfer of the funds (column 10 lines 58-62 and Fig. 2).

As to claims 6, 16, 26 and 36, Shkedy teaches wherein the wireless device includes at least one of a personal digital assistant (PDA) and a cellular telephone, a household appliance (column 6 lines 40-45 and column 8 lines 57-65 and column 9 lines 12-14).

As to claims 8, 18, 28 and 38, Shkedy teaches the user information comprises at least one of personal information about the user, a name and an address (column 10 lines 1-25).

As to claims 9, 19, 29 and 39, Shkedy teaches a security device that encrypts information and monitors user information (column 10 line 63 – column 11 line 17).

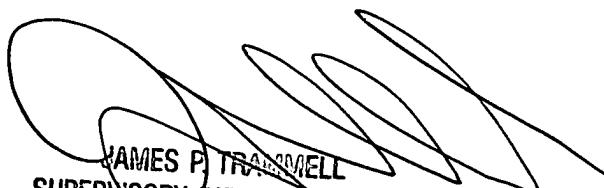
As to claim 41, Shkedy teaches wherein the monetary transaction information includes information identifying the device, and wherein the identification information comprises an electronic number identifier (column 10 lines 48-62 and column 13 line 62 – column 14 line 5).

J. L. Trammell

Conclusion

5. **THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.


JAMES P. TRAMMELL
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 3600

Inquire

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Mary Cheung whose telephone number is (703)-305-0084. The examiner can normally be reached on Monday – Thursday from 10:00 AM to 7:30 PM. The examiner can also be reached on alternate Fridays.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell, can be reached on (703) 305-9768.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is 703-308-1113.

The fax phone number for the organization where this application or proceedings is assigned are as follows:

(703) 872-9306 (Official Communications; including After Final Communications labeled "BOX AF")

(703) 746-5619 (Draft Communications)

Hand delivered responses should be brought to Crystal Plaza Two, Room 1B03.

Mary Cheung
Patent Examiner
Art Unit 3621
September 3, 2004